United States Bankruptcy Court
District of Puerto Rico

In re ***LUIS JAVIER VAZQUEZ URQUIA*** Debtor(s)

Case No. ***19-01041 BKT***
Chapter ***7***

AMENDMENT COVER SHEET

Amendment(s) to the following petition, list(s), schedule(s) or statement(s) are transmitted herewith:

Schedule A/B: to add &/or adjust inadvertently omitted detail &/or value or balances at petition date of personal property & add reference: IRS Secured Lien of $33,292.00 on "All of debtor(s) rights, title and interest to property - 26 U.S.C. §6321";

Schedule C: To incorporate & adjust corresponding exemptions & to account for the Secured Lien of IRS.

Schedule I & J: To add part time employment w/ Clinica Villalba obtained **8 months after filing bankruptcy** & averaged income from 5 months of employment since October 2019 to February 2020 of **$345.26**; the added income previously projected for "medical plan & sporadic repair glasses" of **$276.64** as the average of 6 months pre petition has been maintained although no longer applicable to projected income on Schedule I; adjusted note at foot of Schedule J regarding the concept of 'estimated & projected' repayment plans or workouts with DSO, IRS, Treasury & Student Loan of approx. **$1,536** monthly that debtor hopes to settle w/ these creditors after completion of his chapter 7. Upon discharge of the unsecured portion of the tax claims D must deal with priority taxes, with DSO arrearage accrued when pension was over $5,000 monthly & Student Loan which he must nevertheless continue to attempt to pay notwithstanding a projected future workout. As indicated in the prior Amendments, these amounts are not being paid now by D, but are **projected & estimated.** Since May 2019, DSO was provisionally reduced to a more reasonable amount & D has now maintained DSO current. The inadvertently omitted signature page for the Schedule I amended at doc #130 has now been added to correct the prior omission. Notwithstanding, the electronic signature page to the Amended Means Test at doc #130 was duly attached therein, nevertheless. With or without these projections Debtor continues to show a deficit in disposable income.

NOTICE OF AMENDMENT(S) TO AFFECTED PARTIES

Pursuant to Federal Rule of Bankruptcy Procedure 1009(a), I certify that notice of the filing of the amendment(s) listed above has been given this date to any and all entities affected by the amendment as follows: No new or revised creditors have been amended or affected, nor amendment to classes of claims to warrant special notice to any such creditors.

Date: ***March 3, 2020***

/s/ Lyssette A. Morales

Lyssette A. Morales
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Fill in this information to identify your case and this filing:

Debtor 1	*LUIS JAVIER VAZQUEZ URQUIA*		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF PUERTO RICO		
Case number	*20-00057 BKT*		

■ Check if this is an amended filing

Official Form 106A/B
Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. **Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

☐ No. Go to Part 2.

■ Yes. Where is the property?

1.1

Condo Los Arcos de Suchville
81 CALLE 3 Apt 105
Street address, if available, or other description

Guaynabo	*PR*	*00966-0000*
City	State	ZIP Code

Guaynabo
County

What is the property? Check all that apply

☐ Single-family home
☐ Duplex or multi-unit building
■ Condominium or cooperative
☐ Manufactured or mobile home
☐ Land
☐ Investment property
☐ Timeshare
☐ Other

Who has an interest in the property? Check one

■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	**Current value of the portion you own?**
$135,000.00	*$135,000.00*

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Fee simple

☐ **Check if this is community property** (see instructions)

Other information you wish to add about this item, such as local property identification number:

3b/2b Apt 105
*Secured Lien of IRS of $33,292.00 on *All of debtor(s) right, title and interest to property - 26 U.S.C. §6321.*

2. **Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here...=>** *$135,000.00*

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases.*

3. **Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

☐ No

■ Yes

3.1 Make: ***TOYOTA***
Model: ***HIGHLANDER***
Year: ***2013***
Approximate mileage: ***140,000***
Other information:
Kbb Fair Trade in Value Secured Lien of IRS of $33,292.00 on *All of debtor(s) right, title and interest to property - 26 U.S.C. §6321. On loan to ex spouse for transportation for her & debtor's children.

Who has an interest in the property? Check one

■ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
$4,784.00	***$4,784.00***

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

■ No

☐ Yes

5 **Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here..=>** ***$4,784.00***

Part 3: **Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following items? — **Current value of the portion you own?** Do not deduct secured claims or exemptions.

6. **Household goods and furnishings**
Examples: Major appliances, furniture, linens, china, kitchenware

☐ No

■ Yes. Describe.....

REFRIGERATOR
STOVE
Microwave
Living room set
2 bedrrom sets
Dining room set
Secured Lien of IRS of $33,292.00 on *All of debtor(s) right, title and interest to property - 26 U.S.C. §6321 — ***$900.00***

7. **Electronics**
Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

☐ No

■ Yes. Describe.....

TV
Secured Lien of IRS of $33,292.00 on *All of debtor(s) right, title and interest to property - 26 U.S.C. §6321 — ***$90.00***

5 Smartphones for debtor & daughters, 3 of the phones are now held & owned by daughters	***$1,500.00***

8. **Collectibles of value**
Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

■ No
☐ Yes. Describe.....

9. **Equipment for sports and hobbies**
Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

■ No
☐ Yes. Describe.....

10. **Firearms**
Examples: Pistols, rifles, shotguns, ammunition, and related equipment

■ No
☐ Yes. Describe.....

11. **Clothes**
Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

☐ No
■ Yes. Describe.....

WEARING APPAREL & personal effects for D & his family Secured Lien of IRS of $33,292.00 on *All of debtor(s) right, title and interest to property - 26 U.S.C. §6321	***$750.00***

12. **Jewelry**
Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

☐ No
■ Yes. Describe.....

Graduation ring Wedding band Gold band in possession of ex spouse FAUX JEWELRY Men's WATCH Ds properties are subject to IRS lien Secured Lien of IRS of $33,292.00 on *All of debtor(s) right, title and interest to property - 26 U.S.C. §6321	***$1,600.00***

13. **Non-farm animals**
Examples: Dogs, cats, birds, horses

■ No
☐ Yes. Describe.....

14. **Any other personal and household items you did not already list, including any health aids you did not list**

■ No
☐ Yes. Give specific information.....

15. **Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here** ***$4,840.00***

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?	**Current value of the portion you own?** Do not deduct secured

claims or exemptions.

16. **Cash**
Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition
☐ No
■ Yes..

Cash Secured Lien of IRS of $33,292.00 on *All of debtor(s) right, title and interest to property - 26 U.S.C. §6321	***$100.00***

17. **Deposits of money**
Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.
☐ No
■ Yes.......................

		Institution name:	
17.1.	***Checking Acct #7307***	***BPPR Secured Lien of IRS of $33,292.00 on *All of debtor(s) right, title and interest to property - 26 U.S.C. §6321.***	***$250.48***
17.2.	***Checking Acct #6723***	***BSPR closed June 2019 Secured Lien of IRS of $33,292.00 on *All of debtor(s) right, title and interest to property - 26 U.S.C. §6321***	***$626.56***

18. **Bonds, mutual funds, or publicly traded stocks**
Examples: Bond funds, investment accounts with brokerage firms, money market accounts
■ No
☐ Yes................. Institution or issuer name:

19. **Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**
■ No
☐ Yes. Give specific information about them..................
Name of entity: % of ownership:

20. **Government and corporate bonds and other negotiable and non-negotiable instruments**
Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.
■ No
☐ Yes. Give specific information about them
Issuer name:

21. **Retirement or pension accounts**
Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans
■ No
☐ Yes. List each account separately.
Type of account: Institution name:

22. **Security deposits and prepayments**
Your share of all unused deposits you have made so that you may continue service or use from a company
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others
■ No
☐ Yes. .... Institution name or individual:

Debtor 1 ***LUIS JAVIER VAZQUEZ URQUIA*** Case number *(if known)* ***20-00057 BKT***

23. **Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)
   - ■ No
   - ☐ Yes............ Issuer name and description.

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.** 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).
   - ■ No
   - ☐ Yes............ Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**
   - ■ No
   - ☐ Yes. Give specific information about them...

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**
   Examples: Internet domain names, websites, proceeds from royalties and licensing agreements
   - ■ No
   - ☐ Yes. Give specific information about them...

27. **Licenses, franchises, and other general intangibles**
   Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses
   - ■ No
   - ☐ Yes. Give specific information about them...

Money or property owed to you?	**Current value of the portion you own?** Do not deduct secured claims or exemptions.

28. **Tax refunds owed to you**
   - ☐ No
   - ■ Yes. Give specific information about them, including whether you already filed the returns and the tax years.......

2018 I/T Refund generally set off for payment of state taxes owed & /or to pay DSO; IRS tax lien extends to all of debtor's properties.. Since petition date Treasury has adjusted Refund & debtor appears to now owe Treasury $2,946 due to 'mathematical error' & several inadvertently omitted 480's.	***State***	***$0.00***

29. **Family support**
   Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement
   - ■ No
   - ☐ Yes. Give specific information......

30. **Other amounts someone owes you**
   Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else
   - ■ No
   - ☐ Yes. Give specific information..

31. **Interests in insurance policies**
   Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance
   - ☐ No
   - ■ Yes. Name the insurance company of each policy and list its value.

Company name:	Beneficiary:	Surrender or refund value:

Primerica Unmatured Term Life Insurance Value upon death $250,000 for beneficiaries. No interest to estate under §522(d)(7) as unmatured life insurance contract	***4 minor daughters***	***$0.00***
Malpractice Insurance w/ Triple S Ins for up to $100,000 in claims No value to Estate	***Whoever may lay a claim against Debtor for malpractice***	***$0.00***

32. **Any interest in property that is due you from someone who has died**
If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

■ No
☐ Yes. Give specific information..

33. **Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**
Examples: Accidents, employment disputes, insurance claims, or rights to sue

■ No
☐ Yes. Describe each claim.........

34. **Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

■ No
☐ Yes. Describe each claim.........

35. **Any financial assets you did not already list**

☐ No
■ Yes. Give specific information..

Capital Group American Funds under Priamerica Secured Lien of IRS of $33,292.00 on *All of debtor(s) right, title and interest to property - 26 U.S.C. §6321 No exemption taken as it is attached by IRS	***$4,387.00***

36. **Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here..** ***$5,364.04***

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. **Do you own or have any legal or equitable interest in any business-related property?**

☐ No. Go to Part 6.
■ Yes. Go to line 38.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

38. **Accounts receivable or commissions you already earned**

■ No
☐ Yes. Describe.....

39. **Office equipment, furnishings, and supplies**
Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

☐ No
■ Yes. Describe.....

Desk & chair ***Laptop & Printer*** ***Secured Lien of IRS of $33,292.00 on *All of debtor(s) right, title and interest to property - 26 U.S.C. §6321.***	***$80.00***

40. **Machinery, fixtures, equipment, supplies you use in business, and tools of your trade**

☐ No

■ Yes. Describe.....

OPTHALMOSCOPY depreciated value $120 ***RETINO COPY $800.00*** ***TRANSLUMINATOR $900.00*** ***Secured Lien of IRS of $33,292.00 on *All of debtor(s) right, title and interest to property - 26 U.S.C. §6321.***	***$1,820.00***

41. **Inventory**

■ No

☐ Yes. Describe.....

42. **Interests in partnerships or joint ventures**

■ No

☐ Yes. Give specific information about them..................

Name of entity: % of ownership:

43. **Customer lists, mailing lists, or other compilations**

■ No.

☐ **Do your lists include personally identifiable information** (as defined in 11 U.S.C. § 101(41A))?

■ No

☐ Yes. Describe.....

44. **Any business-related property you did not already list**

■ No

☐ Yes. Give specific information.........

45. **Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here...** ***$1,900.00***

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. **Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

■ No. Go to Part 7.

☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. **Do you have other property of any kind you did not already list?**
Examples: Season tickets, country club membership

■ No

☐ Yes. Give specific information.........

54. **Add the dollar value of all of your entries from Part 7. Write that number here ....** ***$0.00***

Part 8: List the Totals of Each Part of this Form

55.	**Part 1: Total real estate, line 2**			***$135,000.00***
56.	**Part 2: Total vehicles, line 5**	***$4,784.00***		
57.	**Part 3: Total personal and household items, line 15**	***$4,840.00***		
58.	**Part 4: Total financial assets, line 36**	***$5,364.04***		
59.	**Part 5: Total business-related property, line 45**	***$1,900.00***		
60.	**Part 6: Total farm- and fishing-related property, line 52**	***$0.00***		
61.	**Part 7: Total other property not listed, line 54** +	***$0.00***		
62.	**Total personal property.** Add lines 56 through 61...	***$16,888.04***	Copy personal property total	***$16,888.04***
63.	**Total of all property on Schedule A/B**. Add line 55 + line 62			***$151,888.04***

Fill in this information to identify your case:

Debtor 1 *LUIS JAVIER VAZQUEZ URQUIA*
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: DISTRICT OF PUERTO RICO

Case number *20-00057 BKT*
(if known)

■ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. **Which set of exemptions are you claiming?** *Check one only, even if your spouse is filing with you.*

   ☐ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

   ■ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. **For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.**

Brief description of the property and line on *Schedule A/B* that lists this property	Current value of the portion you own Copy the value from *Schedule A/B*	Amount of the exemption you claim *Check only one box for each exemption.*	Specific laws that allow exemption
Condo Los Arcos de Suchville 81 CALLE 3 Apt 105 Guaynabo, PR 00966 Guaynabo County 3b/2b Apt 105 Secured Lien of IRS of $33,292.00 on *All of debtor(s) right, title and interest to property - 26 U.S.C. §6321. Line from *Schedule A/B*: ***1.1***	***$135,000.00***	■ ***$23,675.00*** ☐ 100% of fair market value, up to any applicable statutory limit	***11 U.S.C. § 522(d)(1)***
2013 TOYOTA HIGHLANDER 140,000 miles Kbb Fair Trade in Value Secured Lien of IRS of $33,292.00 on *All of debtor(s) right, title and interest to property - 26 U.S.C. §6321. On loan to ex spouse for transportation for her & debtor's children. Line from *Schedule A/B*: ***3.1***	***$4,784.00***	■ ***$3,775.00*** ☐ 100% of fair market value, up to any applicable statutory limit	***11 U.S.C. § 522(d)(2)***

Brief description of the property and line on *Schedule A/B* that lists this property	Current value of the portion you own Copy the value from *Schedule A/B*	Amount of the exemption you claim *Check only one box for each exemption.*	Specific laws that allow exemption
REFRIGERATOR ***STOVE*** ***Microwave*** ***Living room set*** ***2 bedrrom sets*** ***Dining room set*** ***Secured Lien of IRS of $33,292.00 on *All of debtor(s) right, title and interest to property - 26 U.S.C. §6321*** Line from *Schedule A/B*: ***6.1***	***$900.00***	■ ***$900.00*** ☐ 100% of fair market value, up to any applicable statutory limit	***11 U.S.C. § 522(d)(3)***
TV ***Secured Lien of IRS of $33,292.00 on *All of debtor(s) right, title and interest to property - 26 U.S.C. §6321*** Line from *Schedule A/B*: ***7.1***	***$90.00***	■ ***$90.00*** ☐ 100% of fair market value, up to any applicable statutory limit	***11 U.S.C. § 522(d)(3)***
5 Smartphones for debtor & daughters, 3 of the phones are now held & owned by daughters Line from *Schedule A/B*: ***7.2***	***$1,500.00***	■ ***$1,500.00*** ☐ 100% of fair market value, up to any applicable statutory limit	***11 U.S.C. § 522(d)(3)***
WEARING APPAREL & personal effects for D & his family ***Secured Lien of IRS of $33,292.00 on *All of debtor(s) right, title and interest to property - 26 U.S.C. §6321*** Line from *Schedule A/B*: ***11.1***	***$750.00***	■ ***$750.00*** ☐ 100% of fair market value, up to any applicable statutory limit	***11 U.S.C. § 522(d)(3)***
Graduation ring ***Wedding band*** ***Gold band in possession of ex spouse*** ***FAUX JEWELRY*** ***Men's WATCH*** ***Ds properties are subject to IRS lien*** ***Secured Lien of IRS of $33,292.00 on *All of debtor(s) right, title and interest to property - 26 U.S.C. §6321*** Line from *Schedule A/B*: ***12.1***	***$1,600.00***	■ ***$1,600.00*** ☐ 100% of fair market value, up to any applicable statutory limit	***11 U.S.C. § 522(d)(4)***
Cash ***Secured Lien of IRS of $33,292.00 on *All of debtor(s) right, title and interest to property - 26 U.S.C. §6321*** Line from *Schedule A/B*: ***16.1***	***$100.00***	■ ***$100.00*** ☐ 100% of fair market value, up to any applicable statutory limit	***11 U.S.C. § 522(d)(5)***
Checking Acct #7307: BPPR ***Secured Lien of IRS of $33,292.00 on *All of debtor(s) right, title and interest to property - 26 U.S.C. §6321.*** Line from *Schedule A/B*: ***17.1***	***$250.48***	■ ***$250.48*** ☐ 100% of fair market value, up to any applicable statutory limit	***11 U.S.C. § 522(d)(5)***
Checking Acct #6723: BSPR closed June 2019 ***Secured Lien of IRS of $33,292.00 on *All of debtor(s) right, title and interest to property - 26 U.S.C. §6321*** Line from *Schedule A/B*: ***17.2***	***$626.56***	■ ***$626.56*** ☐ 100% of fair market value, up to any applicable statutory limit	***11 U.S.C. § 522(d)(5)***

Debtor 1 *LUIS JAVIER VAZQUEZ URQUIA* Case number (if known) *20-00057 BKT*

Brief description of the property and line on *Schedule A/B* that lists this property	Current value of the portion you own Copy the value from *Schedule A/B*	Amount of the exemption you claim *Check only one box for each exemption.*	Specific laws that allow exemption
State: 2018 I/T Refund generally set off for payment of state taxes owed & /or to pay DSO Line from *Schedule A/B*: ***28.1***	***$0.00***	■ ***$0.00*** ☐ 100% of fair market value, up to any applicable statutory limit	***11 U.S.C. § 522(d)(5)***
Primerica Unmatured Term Life Insurance ***Value upon death $250,000 for beneficiaries. No interest to estate under §522(d)(7) as unmatured life insurance contract*** ***Beneficiary: 4 minor daughters*** Line from *Schedule A/B*: ***31.1***	***$0.00***	■ ***$250,000.00*** ☐ 100% of fair market value, up to any applicable statutory limit	***11 U.S.C. § 522(d)(7)***
Malpractice Insurance w/ Triple S Ins for up to $100,000 in claims ***No value to Estate*** ***Beneficiary: Whoever may lay a claim against Debtor for malpractice*** Line from *Schedule A/B*: ***31.2***	***$0.00***	■ ***$0.00*** ☐ 100% of fair market value, up to any applicable statutory limit	***11 U.S.C. § 522(d)(6)***
Capital Group American Funds under Priameric*a** ***Secured Lien of IRS of $33,292.00 on *All of debtor(s) right, title and interest to property - 26 U.S.C. §6321 ***No exemption taken as it is attached by IRS*** Line from *Schedule A/B*: ***35.1***	***$4,387.00***	■ ***Unknown*** ☐ 100% of fair market value, up to any applicable statutory limit	***11 U.S.C. § 522(d)(5)***
Desk & chair ***Laptop & Printer*** ***Secured Lien of IRS of $33,292.00 on *All of debtor(s) right, title and interest to property - 26 U.S.C. §6321.*** Line from *Schedule A/B*: ***39.1***	***$80.00***	■ ***$0.00*** ☐ 100% of fair market value, up to any applicable statutory limit	***11 U.S.C. § 522(d)(6)***
OPTHALMOSCOPY depreciated value $120 ***RETINO COPY $800.00*** ***TRANSLUMINATOR $900.00*** ***Secured Lien of IRS of $33,292.00 on *All of debtor(s) right, title and interest to property - 26 U.S.C. §6321.*** Line from *Schedule A/B*: ***40.1***	***$1,820.00***	■ ***$2,375.00*** ☐ 100% of fair market value, up to any applicable statutory limit	***11 U.S.C. § 522(d)(6)***

3. **Are you claiming a homestead exemption of more than $160,375?**
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

■ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

☐ No

☐ Yes

[[[RTF FILE BEGIN]]] VAZQUEZURQUIALUI_106CEXEMPT.RTF [[[RTF FILE END]]]

[[BK]]Schedule C - Property You Claim as Exempt]BK[

Fill in this information to identify your case:

Debtor 1 *LUIS JAVIER VAZQUEZ URQUIA*

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF PUERTO RICO

Case number *20-00057 BKT*
(If known)

Check if this is:

■ An amended filing

☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD/ YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. **Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	■ Employed ☐ Not employed	☐ Employed ☐ Not employed
Occupation	*Optometrist*	
Employer's name	*Dr. DAVID SILVA CARABALLO & PT C Villalb*	
Employer's address	*PO BOX 366494* *San Juan, PR 00936*	
How long employed there?	*1.6 yrs / PT as of Oct 2019*	

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write $0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

		For Debtor 1	For Debtor 2 or non-filing spouse
2. **List monthly gross wages, salary, and commissions** (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2.	$ *0.00*	$ *N/A*
3. **Estimate and list monthly overtime pay.**	3.	+$ *0.00*	+$ *N/A*
4. **Calculate gross Income.** Add line 2 + line 3.	4.	$ *0.00*	$ *N/A*

Debtor 1 *LUIS JAVIER VAZQUEZ URQUIA* Case number (*if known*) *20-00057 BKT*

			For Debtor 1	For Debtor 2 or non-filing spouse
	Copy line 4 here	4.	$ *0.00*	$ *N/A*
5.	**List all payroll deductions:**			
5a.	**Tax, Medicare, and Social Security deductions**	5a.	$ *0.00*	$ *N/A*
5b.	**Mandatory contributions for retirement plans**	5b.	$ *0.00*	$ *N/A*
5c.	**Voluntary contributions for retirement plans**	5c.	$ *0.00*	$ *N/A*
5d.	**Required repayments of retirement fund loans**	5d.	$ *0.00*	$ *N/A*
5e.	**Insurance**	5e.	$ *0.00*	$ *N/A*
5f.	**Domestic support obligations**	5f.	$ *0.00*	$ *N/A*
5g.	**Union dues**	5g.	$ *0.00*	$ *N/A*
5h.	**Other deductions.** Specify:	5h.+	$ *0.00*	+ $ *N/A*
6.	**Add the payroll deductions.** Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	$ *0.00*	$ *N/A*
7.	**Calculate total monthly take-home pay.** Subtract line 6 from line 4.	7.	$ *0.00*	$ *N/A*
8.	**List all other income regularly received:**			
8a.	**Net income from rental property and from operating a business, profession, or farm** Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	$ *6,120.67*	$ *N/A*
8b.	**Interest and dividends**	8b.	$ *0.00*	$ *N/A*
8c.	**Family support payments that you, a non-filing spouse, or a dependent regularly receive** Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	$ *0.00*	$ *N/A*
8d.	**Unemployment compensation**	8d.	$ *0.00*	$ *N/A*
8e.	**Social Security**	8e.	$ *0.00*	$ *N/A*
8f.	**Other government assistance that you regularly receive** Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.	$ *0.00*	$ *N/A*
8g.	**Pension or retirement income**	8g.	$ *0.00*	$ *N/A*
8h.	**Other monthly income.** Specify: ***Med Plans & Sporadic Repair Glasses avg 6 mos prior bk***	8h.+	$ *276.64*	+ $ *N/A*
	Med Plans as of 10/2019 P/T Clinica Villalba 5 mos avg		$ *345.26*	$ *N/A*
9.	**Add all other income.** Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	$ *6,742.57*	$ *N/A*

10. **Calculate monthly income.** Add line 7 + line 9.
Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. 10. $ *6,742.57* + $ *N/A* = $ *6,742.57*

11. **State all other regular contributions to the expenses that you list in *Schedule J*.**
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in *Schedule J*.
Specify: 11. +$ *0.00*

12. **Add the amount in the last column of line 10 to the amount in line 11.** The result is the combined monthly income. Write that amount on the *Summary of Schedules* and *Statistical Summary of Certain Liabilities* and Related *Data,* if it applies 12. $ *6,742.57*

Combined monthly income

Debtor 1 ***LUIS JAVIER VAZQUEZ URQUIA*** Case number (*if known*) ***20-00057 BKT***

13. **Do you expect an increase or decrease within the year after you file this form?**

■ No.

☐ Yes. Explain: ***Improbable. Debtor is under service contract w/ Dr Silva at 2 Opticals in Coto Laurel (San Cristobal Hospital) & San German [Southwest Optica] since 4/30/2018. & as of filing. Both jobs consume D's entire work week & can no longer keep up with a third job. His employment w/ Cohen lasted until Feb of 2019. D has used 2018 tax return in his Busn Income & Expenses form which translates to $97,771 gross income for 2018 pro rated monthly. This amount includes omitted 480's which Treasury has already adjusted & an amendment to return is no longer necessary, as per advise of Accountant. D has added averaged income from P/T Clinica Villalba obtained 8 months post petition that although was not income upon filing has been added herein for disclosure purposes,***

[[[RTF FILE BEGIN]]] VAZQUEZURQUIALUI_106IINCOME.RTF [[[RTF FILE END]]]

[[BK]]Schedule I - Your Income]BK[

Fill in this information to identify your case:

Debtor 1 ***LUIS JAVIER VAZQUEZ URQUIA***

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: DISTRICT OF PUERTO RICO

Case number ***20-00057 BKT***
(If known)

Check if this is:
■ An amended filing
☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J
Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. **Is this a joint case?**

■ No. Go to line 2.
☐ Yes. **Does Debtor 2 live in a separate household?**
☐ No
☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. **Do you have dependents?** ☐ No

Do not list Debtor 1 and Debtor 2. ■ Yes. Fill out this information for each dependent..............

Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Daughter	*10*	■ No ☐ Yes
Daughter	*12*	■ No ☐ Yes
Daughter	*14*	■ No ☐ Yes
Daughter	*15*	■ No ☐ Yes

3. **Do your expenses include expenses of people other than yourself and your dependents?** ■ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

		Your expenses
4. **The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.	4. $	*761.00*
If not included in line 4:		
4a. Real estate taxes	4a. $	*0.00*
4b. Property, homeowner's, or renter's insurance	4b. $	*0.00*
4c. Home maintenance, repair, and upkeep expenses	4c. $	*75.00*
4d. Homeowner's association or condominium dues	4d. $	*227.00*
5. **Additional mortgage payments for your residence,** such as home equity loans	5. $	*0.00*

Debtor 1 ***LUIS JAVIER VAZQUEZ URQUIA*** Case number (if known) ***20-00057 BKT***

6.	**Utilities:**		
	6a. Electricity, heat, natural gas	6a. $	***60.00***
	6b. Water, sewer, garbage collection	6b. $	***50.00***
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. $	***290.00***
	6d. Other. Specify: ***Cable***	6d. $	***80.00***
7.	**Food and housekeeping supplies**	7. $	***369.00***
8.	**Childcare and children's education costs**	8. $	***641.68***
9.	**Clothing, laundry, and dry cleaning**	9. $	***89.00***
10.	**Personal care products and services**	10. $	***38.00***
11.	**Medical and dental expenses**	11. $	***52.00***
12.	**Transportation.** Include gas, maintenance, bus or train fare. Do not include car payments.	12. $	***230.00***
13.	**Entertainment, clubs, recreation, newspapers, magazines, and books**	13. $	***200.00***
14.	**Charitable contributions and religious donations**	14. $	***20.00***
15.	**Insurance.** Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a. $	***85.68***
	15b. Health insurance	15b. $	***458.00***
	15c. Vehicle insurance	15c. $	***0.00***
	15d. Other insurance. Specify:	15d. $	***0.00***
16.	**Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20.		
	Specify: ***PR Treasury priorty debt $8,000/36 ESTIMATED Payout***	16. $	***222.00***
	Specify: ***IRS priority debt $11,850/48 ESTIMATED Payout***	$	***247.00***
17.	**Installment or lease payments:**		
	17a. Car payments for Vehicle 1	17a. $	***688.00***
	17b. Car payments for Vehicle 2	17b. $	***0.00***
	17c. Other. Specify: ***Projected & estimated repayment of DSO default/96 mos.***	17c. $	***700.00***
	17d. Other. Specify: ***Projected & estimated repayment A/F DSO/72 mos.***	17d. $	***167.00***
	Projected & estimated repayment Student Loans	$	***200.00***
18.	**Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, *Schedule I, Your Income* (Official Form 106I).**	18. $	***2,171.00***
19.	**Other payments you make to support others who do not live with you.**	$	***275.00***
	Specify: ***Dental braces for 2 daughters***	19.	
	Violin classes for 1 daughter	19.	
20.	**Other real property expenses not included in lines 4 or 5 of this form or on *Schedule I: Your Income*.**		
	20a. Mortgages on other property	20a. $	***0.00***
	20b. Real estate taxes	20b. $	***0.00***
	20c. Property, homeowner's, or renter's insurance	20c. $	***0.00***
	20d. Maintenance, repair, and upkeep expenses	20d. $	***0.00***
	20e. Homeowner's association or condominium dues	20e. $	***0.00***
21.	**Other:** Specify: ***Misc & Emerg Fund / 30 days = $5.03 daily***	21. +$	***151.00***
	Ongoing DSO litigation costs averaged monthly	+$	***350.00***
22.	**Calculate your monthly expenses**		
	22a. Add lines 4 through 21.	$	***8,897.36***
	22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	$	
	22c. Add line 22a and 22b. The result is your monthly expenses.	$	***8,897.36***
23.	**Calculate your monthly net income.**		
	23a. Copy line 12 *(your combined monthly income)* from Schedule I.	23a. $	***6,742.57***
	23b. Copy your monthly expenses from line 22c above.	23b. -$	***8,897.36***
	23c. Subtract your monthly expenses from your monthly income. The result is your *monthly net income*.	23c. $	***-2,154.79***

Debtor 1 ***LUIS JAVIER VAZQUEZ URQUIA*** Case number (if known) ***20-00057 BKT***

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

■ No.

☐ Yes. Explain here: ***DSO support x D's 4 daughters + misc. expenses, back to school, braces, music classes, etc. D travels long distance 2 & 3 times a week to each job site & thus incurrs higher than usual expenses for travel annually. Debtor has accrued excessive arrearage in most essentials, taxes, DSO, home & car due to prior unreasonably high DSO adjusted downward as recently as 5/2019 & also due to ever increasing litigation costs.Projected & estimated repayment plans included here $1,536 is x future workouts.***

[[[RTF FILE BEGIN]]] VAZQUEZURQUIALUI_106JEXPENS.RTF [[[RTF FILE END]]]

[[BK]]Schedule J - Your Expenses]BK[

United States Bankruptcy Court
District of Puerto Rico

In re **LUIS JAVIER VAZQUEZ URQUIA** Debtor(s) — Case No. **19-01041 BKT** — Chapter **7**

Amended BUSINESS INCOME & EXPENSES

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.)

PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:

1. Gross Income For 12 Months Prior to Filing:	$ **97,771***	

PART B - ESTIMATED AVERAGE FUTURE GROSS MONTHLY INCOME:

2. Gross Monthly Income		$ **8,147.58**

PART C - ESTIMATED FUTURE MONTHLY EXPENSES:

3. Net Employee Payroll (Other Than Debtor)	$ **0.00**	
4. Payroll Taxes	**0.00**	
5. Unemployment Taxes	**0.00**	
6. Worker's Compensation	**0.00**	
7. Other Taxes **PR $7,232/12 + IRS $2,606/12**	**820.00**	
8. Inventory Purchases (Including raw materials)	**0.00**	
9. Purchase of Feed/Fertilizer/Seed/Spray	**0.00**	
10. Rent (Other than debtor's principal residence)	**0.00**	
11. Utilities	**0.00**	
12. Office Expenses and Supplies Uniforms	**21.00**	
13. Repairs and Maintenance		
14. Vehicle Expenses	**637.00**	
15. Travel and Entertainment **NYC Vision Expo $900/12**	**75.00**	
16. Equipment Rental and Leases	**0.00**	
17. Legal/Accounting/Other Professional Fees **Inmediata + Accountant**	**167.00**	
18. Insurance **Malpractice**	**8.33**	
19. Employee Benefits (e.g., pension, medical, etc.)	**0.00**	
20. Payments to Be Made Directly By Debtor to Secured Creditors For Pre-Petition Business Debts2, (Specify) **: Non business secured creditors + HOA**	**[1,676.00]**	
Continuing Medical Edu	**62.50**	
Bd of Optometry	**20.83**	

DESCRIPTION TOTAL

21. Other (Specify): **Non business DSO** **[2,171.00]**

DESCRIPTION TOTAL

22. Total Monthly Expenses (Add items 3-21)		$ **1,811.66**

PART D - ESTIMATED AVERAGE NET MONTHLY INCOME:

23. AVERAGE NET MONTHLY INCOME (Subtract item 22 from item 2)		$ **6,336.00**

[***$97,771 is from 2018 Tax Return + omitted 480s $24,997]***

Fill in this information to identify your case:

Debtor 1	*LUIS JAVIER VAZQUEZ URQUIA*		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	DISTRICT OF PUERTO RICO		
Case number (if known)	*20-00057 BKT*		

■ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

■ No

☐ Yes. Name of person ______________________ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X ***/s/ LUIS JAVIER VAZQUEZ URQUIA***	**X**
LUIS JAVIER VAZQUEZ URQUIA	Signature of Debtor 2
Signature of Debtor 1	
Date ***March 3, 2020***	Date